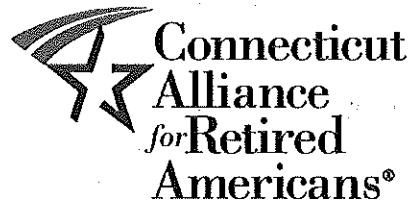


FTR

Testimony in support of Senate Bill 596: An Act Concerning the Duties of the Connecticut Health Insurance Exchange
and

Senate Bill 117: An Act Limiting Increases in Health Insurance Premiums based on Age



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January 31, 2013

The CT Alliance for Retired Americans, with a membership of over 53,000 seniors, supports the passage of the Senate Bill 596 and Senate Bill 117. In a recent survey, the top priority of our members was to continue in our efforts to be sure that all residents of Connecticut have access to affordable, quality healthcare. Both of these bills address that concern. SB 596 will strengthen the position of the Exchange to provide affordable care for all citizens, and SB 117 will help keep the cost of premiums within reach for seniors.

We commend the State of Connecticut for moving forward in healthcare reform, engaging in the initiatives made available through the Affordable Care Act, and developing an Exchange so that consumers will have quality choices especially when the requirement to be insured arrives in 2014. While many of our members are on Medicare, there are a growing number of members ages 55-65, that have been forced or have chosen to retire early from their employment, or their jobs have simply disappeared in a weakened economy. They are in need of a plan to bridge the gap between employer-provided benefits and Medicare. Their purchasing power is limited and literally all have some preexisting condition that makes insurance costly for them. Additionally, our members are concerned about our children and grandchildren for whom healthcare benefits connected to their jobs is not happening with the frequency of our generation.

We are counting on the state, through the work of the Health Insurance Exchange, to provide a venue where quality care can be acquired at an affordable premium. That is why we believe that it is important to negotiate the cost of premiums, and hopefully cost of prescriptions and other plan designs, at the outset with insurers that will be offering plans through the Exchange. Individuals that will be shopping for health insurance when required to do so in 2014 do not have the clout in the marketplace to leverage affordable premiums. However, the Exchange, which will be the marketplace for a multitude of unconnected small groups and individual consumers, should be proactive in negotiating affordable premiums for the plans from which they may select. We want the Exchange to be strong in supporting consumers, and we would expect that they would use the power to be sure we have affordable offerings that do not sacrifice quality. SB 596 gives them that authority.

A healthy Connecticut depends on getting people the care they need at a time appropriate to treating health issues before they get out of hand. Those of our members whom have enjoyed good health care plans through their employment and, therefore, addressed health issues when it was possible to get good results, realize the importance of preventative care. The Exchange could be the mechanism through which all residents can shop for, and purchase, quality affordable insurance so that they can become healthy responsible citizens. It needs to be proactive, and include a larger participation of members representing consumers.

SB 117 is really a no-brainer for seniors. Even the 3-1 ratio allowed by the Affordable Care Act still moves premiums beyond the means of many seniors that are not covered under Medicare or other programs. During most of our lives, many of us, or their employers, paid more for premiums than the cost of care we needed. Now, at a time in our lives when we may need more care, premium cost should NOT keep seniors from getting the care that they need to live out their lives with dignity.